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**Impact of Internal Audit to Mitigate Risk Factor: Evidence from Banking Industry of
Pakistan**

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Dr. Khawar Naheed

Maham Aslam

ABSTRACT

Business organizations particularly financial institution requires appropriate internal audit practices to enhance efficiency and effectiveness of internal control system. The main purpose of this study is to determine the effect of internal audit, risk assessment, risk management on audit committee in Pakistan. Internal audit is assessed through internal audit standards, professional competency, internal controls and independence of internal audit. This study also assessed the risk-based approaches such as COSO, SOX and CRSA for risk-based auditing. The main objective of this study is to measure the relationship of internal audit with risk assessment, risk management and audit committee as well as the risk assessment and risk management are the mediator between the internal audit and audit committee. We collected the quantitative data by using convenient sampling from 200 senior and middle level management and internal auditors that are engaged with the audit functions of banks. The results of this revealed that findings supported to the hypotheses of the research, thus internal audit is the independent variable and the results of P-value and beta-coefficient supported the H1, H2, H3 and H4 that there is the significant relation between the endogenous and exogenous variables. The results of mediation analysis also show the partial mediation exists between the variables and supported the H5. The results indicate that the improvement in the internal audit control system has a positive impact on risk assessment and risk management for the organization and the accurate findings of internal auditing is also helpful for audit committee. The findings of this study suggest to the audit committee, internal and external auditors and management to encourage used risk-based approaches such as COSO, SOX and CRSA for internal audit to reduce the risk and fraud factors. The findings of this study help the management in the development of internal auditing system at personal (auditors) and organizational level.

Keywords: Internal Audit, Audit Committee, Risk Assessment, Risk Management, Internal Control System

**Relationship between Customer Service Performance & Mobile Banking Adoption
to Satisfy the Customer**

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Muhammad Ahmad

ABSTRACT

Mobile phones have created a platform to expand commercial transactions in a very easy manner and have created a wide array of business opportunities through the expansion of wireless communication. These developments facilitate business transactions, trading, and purchasing of goods and services without much effort. However, determining the characteristics of mobile banking services and how banks could achieve a proper relationship with customers through mobile banking is vital for development of mobile banking. Therefore, this research focuses primarily on identifying the factors that affect the Mobile Banking adoption in mobile banking services. The research methodology mainly focused on gathering primary data using a questionnaire. A questionnaire had been developed and distributed among 150 customers of mobile banking service providers of Pakistan. The respondents were selected from Lahore city by using Simple Random Sampling. Results were subsequently analyzed by using descriptive statistics, Pearson correlation and multiple regression through SPSS and AMOS. Different test are used in study to determinant the fitness of model (CMNI/DF,GFI,CFI,RMSEA). Results showed that the three variables customer service performance, mobile banking adoption and customer satisfaction have significant positive relationship with customer satisfaction.” This study provides initial empirical evidence of the impact of Customer service performance on mobile banking adoption.

The results of the AMOS analysis provide support for the hypothesized relationships. The statistical analysis has shown that there is a significant positive relationship among customer services and customer satisfactions in mobile banking. Therefore, banks of Pakistan should pay close attention on customer service performance and tangibles to increase the satisfaction level of the customers on mobile banking service. “Further research should be conducted in this area to explore the profitability associated with the mobile banking services quality.” There is a need to explore more independent variables that can have an impact on customer satisfaction.

Keywords: Customer Service Performance, Mobile Banking Adoption, Customer Satisfaction

A Study to Explore the Relationship between Customer Satisfaction & Financial Performance in Islamic Banking Sector, Mediating the Role of Customer Loyalty

Syeda Fatima Naqi

Syeda Zahra Naqi

ABSTRACT

Financial performance is very crucial aspect in almost every organization's stability. This research aims to explore relationship in very important attributes of organizational behavioral sciences those are customer satisfaction, customer loyalty and financial performance. A gap was identified in the existing literature about the aforementioned objective of the study especially in Islamic banking sector. Hence this study emphasizes on a very crucial aspect whether customer satisfaction influences financial performance or not.

Customer satisfaction --> customer loyalty --> profitability

The neglect-able correlation has been discovered between customer satisfaction and customer loyalty (H1) whereas a weaker to moderately positive correlation has been witnessed in customer satisfaction and financial performance of Islamic banking sector thus accepting (H2) hypothesis of this research work. Unexpectedly a negative correlation has been discovered between customer loyalty and financial performance of the bank thus rejecting third hypothesis of this research study (H3). The mediating role of customer loyalty has not been confirmed with supporting evidence, thus rejecting the last hypothesis (H4). Data was collected through convenient sampling from approximately 315 customers of Meezan bank limited branches from district Lahore. This study also has practical implications ranging from beneficial to banking industry to overall services industry. It's been found out that customer satisfaction will not always lead to customer loyalty; consequently, financial performance of an organization might not be influenced in a positive way. As Pakistan is experiencing a cut throat competition in banking sector, service industry specifically banking sector can strive to boost their financial performance by giving satisfaction to customers as their foremost right, enhancing service quality, expanding their network, after sale services, price sensitivity etc.

Keywords: Islamic banking sector, Customer satisfaction, customer loyalty, profitability, financial performance

**Effect of Perceived Usefulness, Risk, Relative advantage and Compatibility on Internet
banking adoption Behavior**

Dr. Mubashar Munnawar Khan

Dr. Rizwan Qaiser Danish

Said Rasool

ABSTRACT

In Pakistan internet banking is at early stage as compare to developed countries. The main objective of this research is to find factors that affect the users of the internet banking. We distributed 250 questionnaires among banking customers out of which response rate was 92% thus making usable questionnaires 230. High response shows that people have interest in internet banking but still there is a very low percentage that uses internet banking while most of the people still use manual banking system. Our theoretical framework contained perceived usefulness, Perceived risk, Relative advantage and compatibility toward usage. We evaluated the data collected from respondents with the help of computer software named statistical package of social science (SPSS) and AMOS. We applied regression, independent sample t- test and correlation on the data. We found that Perceived usefulness, Compatibility and Relative advantage have directly significant positive influence on usage of internet banking but perceived risk is one variable that has insignificant and negative impact on usage of internet banking. Major problem in internet banking is risk. We have investigated limitation of this research and suggested how to implement internet banking services concept in Pakistan in recommendations which will give the insight of this research to future researchers to explore this field further.

Keywords: Perceived usefulness, Perceived risk, Relative advantage, Compatibility towards usage, Adoption Behavior

**IMPACT OF E-PROCUREMENT ON SUPPLY CHAIN EFFICIENCY: Public Sector
Perspective of Pakistan**

Hashmat Ali

ABSTRACT

The paper explains the efficiency brought by adopting digitalized system called e-procurement. E-procurement has become inevitable for both corporate as well as public sector organizations for remaining innovative and competitive in the present-day globalization factor. Adoption of e-procurement is, however, depending on various factors. Absence of any one factor can damage the purpose behind adopting e-procurement systems. It highlights the importance and adoption of renewing e-procurement systems, as many companies have now shifted from the prevailing procurement system to e-procurement through the use of modern planning systems, enterprise resource (ERP) and network exchanges.

Volatility in the business world is increasing day by day. Customers are becoming more knowledgeable, their demand for novice products, produced through ethical business processes, rapid technological developments, scarce skilled HR resource and employees' turnover ratio have compelled corporate world to adopt innovation to survive in the contemporary industries. Online product selection, price negotiations, adding to cart and transfer of payment is a common phenomenon today. Even the house wives and students try to purchase their items online instead of leaving their houses and universities for getting them. Then why should corporate and public-sector lag behind.

The study also includes an overview of the developments and achievements in the field of e-procurement, which helped companies, achieve and sustain its strategic objectives. Finally, it has provided a macroeconomic perspective on the supply chain sector in Pakistan through in-depth analysis of the success factors.

Keywords: Supply Chain, E-procurement, Strategic Objectives, ERP, Enterprise, in-depth

Impact of Halal food supply chain integrity on consumer perception

Sania Sohail

Dr.Rana Muhammad Ayyub

ABSTRACT

Justification/Objective –Recent food scandels have trembled the trust of consumers in the food they consume even in Halal food sector and this escorted to distrust towards suppliers as well as they now urge to have meticulous supremacy over production of food, however, the purpose of this paper is to examine the impact of halal food supply chain integrity on consumer perception.

Design/methodology/approach – People of 18 years and above were selected as population. Convenient sampling technique was used and survey questionnaire was distributed among 200 people (students, public/private employees and unemployed) out of which 150 survey questionnaires were returned and used for analysis.

Theoretical/Conceptual underpinning – Supply chain integrity framework was underpinned from Mohd Helmi, (2017)

Instrument development – The validated questionnaire had five constructs i.e raw material integrity, production integrity, service integrity information integrity and perception were adopted and adapted from Peter Kaufman et.al 2006, Sunil Mithas, et.al 2008, Benjamin Schneider, et.al 1998, Yang W.Lee, et.al 2002 and Thomas A. Burnham, et.al 2003 respectively .

Software and Analytical techniques – IBM SPSS version 20 was used to statistically analyze data. Correlation, regression and factor analysis were calculated and data was presented in figures and tables.

Findings – The results showed that Raw Material Integrity ($p>0.05$, $\beta= -15$), Service Integrity($p>0.05$, $\beta= -12$) and Production Integrity ($p>0.05$, $\beta= 18$) have negative relation with consumer perception whereas Information Integrity ($p<0.05$, $\beta=38$) shows positive significant relationship with consumer percation. All three variables are placed at the high scale level (mean value above 3.00)

Research limitations/implications/contribution – This research is limited because it is cross sectional in nature. This paper provides suggestion that halal supply chain is important to religious food as consumers have distrust towards halal supply chain.

Keywords: Halal supply chain integrity, raw material integrity, production integrity, service integrity, information integrity, perception.

**THE IMPACT OF SALESPERSON CREATIVITY, SALESPERSON EXPERIENCE
AND ADAPTIVE SELLING BEHAVIOR ON SALESPERSON PERFORMANCE FOR
CUSTOMER DIRECTED EXTRA ROLE BEHAVIOR: A CASE OF PAKISTANI
PHARMACEUTICAL INDUSTRY**

Dr. Muhammad Imad ud Din Akbar

Bilal Ahmad

ABSTRACT

The salespersons are familiar as a most important source while interacting between the company and its prospective customers. The purpose of this study is to investigate the impact of salesperson's creativity, his experience and adaptive selling behavior on salesperson performance through moderating effect of customer directed extra role behavior in pharmaceutical industry of Pakistan. Adaptive selling behavior is playing as a role of mediator in the study. All individual salespersons of Pharmaceutical industry are the population of this study. Out of total 384 distributed questionnaires, 367 useful responses have been used for analysis purpose. The results revealed that salesperson creativity has a positive and significant effect on adaptive selling behavior and his performance. Moreover, the salespersons experience has a significant impact on salesperson's performance. Furthermore, the adaptive selling behavior has a positive and significant impact on salesperson's performance. Research finding shows that the moderating role is stronger on the relationship of salesperson creativity, adaptive selling behavior and salesperson performance but it is weaker on the relationship of salesperson experience and salesperson performance. This study is helpful to understand the better performance level of salespersons in pharmaceutical industry and the outcomes of this study can benefit the pharmaceutical company's particularly marketing management teams and sales teams.

Keywords: Salesperson creativity, Selling experience, Adaptive selling behavior, Customer directed extra role behavior, Salesperson performance, Pharmaceutical Industry

Impact of Social Media Marketing on Brand Loyalty

Abdul Qadir

Dr. Muhammad Akib Warraich

ABSTRACT

Creating and maintaining brand loyalty is one of the main challenges for marketers and this area is now becoming the central scope of research for academia and marketing experts. Marketers are trying new and innovative ways to create consumer brand loyalty for their brands. Out of those innovative ways social media marketing is one, which is now used by marketers to create and maintain consumer brand loyalty for their brands. The main focus of this study is to identify the impact of social media marketing on consumer brand loyalty that how the usage of social media marketing can give an edge to the brands to maintain and create the consumer brand loyalty using indigenous marketing campaigns and promoting brands through social media and providing relevant information to their customers. We adopted quantitative approach. Primary data is collected through questionnaire (i.e., 300respondents) and the scope of the study consists of respondents who followed at least one brand on social media. The main findings of the study showed that the brand loyalty of customers are positively affected when brands offer regular marketing campaigns, provide promotional offers over social media and update the relevant content.

Keywords: Social Media Marketing; Consumer Brand Loyalty; Marketing Campaigns; Brand Promotions

Exploring the Concept of Money and Diversified Portfolio of Currency in Islamic Civilization: evidence from Hanafi approaches

Muhammad Muneeb Siddiqui

ABSTRACT

Purpose: Study analyzes the portfolio of money and currency in Islamic thought and civilization from the Hanafi approaches, the review article for the clarification of the concept of money in Islamic law/Shari'ah. It is dire need of time to explore the diversified portfolio of Islamic finance especially in reference to currency.

Design/Methodology/Approach: For this research focusing on Islamic Manuscript and literature to shed light and elaborate the portfolio of currency in Islam. This study presents the references and evidences from Hanafi school of thought on currency management and concept of money.

Findings: By examining the literature and reviewing the manuscripts of Islamic civilization, paper found the illegitimacy of crypto-currency and limitations of digital currency in Islamic Shari'ah. As per Islamic literature, currency must have three major characteristics including mode of exchange (MOE), having intrinsic value (IV) and currency must be the measuring tool (MT) of value.

Originality/Value: These characteristics must be present in every type of currency in Islamic civilization, whereas crypto-currency like bitcoin is still anonymous and does not fall in the category of currency in Islamic thought. When it is clear that crypto-currency is not actual currency in Islam, so its trade is also prohibited and illegal in Islamic law. In current scenario people are conscious about the shai'ah status of digital currency like bitcoin. This study clarifies the detailed concept of money and portfolio of currency in Islamic thought.

Keywords: money, currency, Islamic thought, mode of exchange, intrinsic value, crypto-currency

**An analysis of profitability determinants of Islamic banks: Empirical study of Malaysia vs
Pakistan**

Adil Saleem

ABSTRACT

The financial crisis of 2007-09 opened the unique opportunities for Islamic banks to emerge globally. Malaysia was one of the countries that were least affected by the crisis. Many analysts argued the reason for this is the early development of Islamic finance. Malaysia has implemented the concept of Islamic finance in 1983. On contrary, Pakistan materially implemented this concept in early 2000. However, parallel Islamic banking industry is functioning in both the countries along with the conventional banks. The aim of this study is to compare profitability determinants of Islamic banks working in Malaysia and Pakistan. The data was collected from Financial Statements of 8 full-fledged Islamic banks in Malaysia and 4 full-fledged Islamic banks in Pakistan for the period (2011-2017). Pooled OLS, Fixed effect, and Random Effect Panel regression analysis have been carried out to test the hypothesis and to compare the profitability determinants of both countries. Internal factors like Liquidity, Leverage, Efficiency, Size, and Asset quality were regressed against profitability. In addition to this, GDP per capita and inflation are also considered as macroeconomic factors in this study. However, the results show that macroeconomic factors, liquidity, efficiency, and size of Islamic bank affect the profitability of Islamic banks of both regions in the same manner. While asset quality and leverage is not a good predictor of profitability of Islamic banks in Pakistan due to developing phase of Islamic banking.

Keywords: Islamic Banking, Financial crisis, Pakistan, Malaysia, Profitability

Performance Comparison of Islamic and Conventional Banks in Pakistan using CAMELS

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Ayesha Liaqat

Iftikhar Ahmad

Sabahat Riaz

ABSTRACT

This paper aims to compare operating, financial and managerial performance of Islamic and conventional banks in Pakistan during the period of 2012-2017 using CAMELS approach. Comparative analysis is conducted by means of regression analysis of Islamic and Conventional banks. Empirical results show that Islamic banks in Pakistan manage assets better and are more profitable as compare to conventional banks. Further, Islamic banks are less sensitive towards market risk. The findings of this paper have implications for shareholders, customers and regulators in terms of confidence, volatility and asset-liability management.

Keywords: Islamic Bank, Conventional Bank, CAMELS Analysis

Days of the Week Effect on Karachi Islamic Stock Index (KMI-30)

Neelam Afreen

Ayesha Riaz

Huma Zafar

ABSTRACT

The basic purpose of this paper is to explore how days of week effect on Islamic stock market returns (KMI-30). Assets of Islamic finance industry have grown up to 500% in last 5 years, reached at \$1.3 trillion in the year of 2011 and it is expected to increase by \$1.8 trillion in 2016. KMI-30 index is administered by Shariah Advisory board of Meezan Bank. In order to fulfill increasing demand for Islamic equity investments in Pakistan, KSE-Meezan Index (KMI-30) was established in September 2008. The basic objective behind the foundation of Shariah compliant stock index is to provide a platform for ethical investors. It was found that there was no weekend effect in Ukrainian stock. Monday effect observed in Philippines stock market and Friday effect in Taiwan stock market. Our article covers the period from March 21, 2012 to September 18, 2018. We first calculated the return then, create the dummies of the days of the week and after it checked the multicollinearity, normality of the data and Heteroscedasticity of the data. Regression of the results showed return of Karachi Meezan index (KMI-30) is not significantly affected by the days of the week and still it is a puzzling issue which is tried to explain by many hypothesis. We did not check the effect of Islamic anomalies on the return on (KMI-30) and just check the effect of days of the week on return. In future research can be conducted for checking the effect of Islamic anomalies on Islamic stock exchange returns (KMI-30).

Keywords: Days of the week effect, Karachi Meezan index (KMI-30), stock returns, dummy variable regression, Islamic finance, Islamic countries

FACTORS AFFECTING ON THE APPLICATION OF INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS) IN PAKISTAN: A QUALITATIVE PERSPECTIVE

Dr. Hafiz Zafar Ahmed

Noor Ul Ain Khan

Aroosa Umar

ABSTRACT

Universal application of International Financial Reporting Standards (IFRS) not only regulates the system of accounting but also useful producing correct and fair interpretation of financial statements. Purpose of this study, is to observe the factors, which effect on the application of IFRS in Pakistan. In Pakistan, all listed companies or companies having a certain size are required to follow IFRS. Institute of Chartered of Pakistan is responsible to published the IFRS in Pakistan.

The design of this study is exploratory research. This study is based on qualitative research. Population of this study is all firms, which adopted IFRS in Pakistan. Interviews are conducted for data collection from the Chartered Accountants of Pakistan. Information is gathered from 10 interviewees because saturation point of this study is repetition in answering.

This study is conducted to know the factors that effect on the application of IFRS in Pakistan. The Government policy, Size of Organization, Qualification and Experience Level of Employees, Professional Bodies, External Environment and Capital Market are effect on the application of IFRS in Pakistan. Economic Growth and Interest of Accountants are not effect on the application of IFRS. In this study, data is gathered only from Chartered Accountants of Lahore. This study is based on the qualitative research therefore; there is less generalizability rather than quantitative research and this study emphasizes on the words rather than numbers. In Pakistan, the benefits of IFRS are not reported in monetary terms. Furthermore, the future researcher could carry this study on one province of Pakistan.

This study would have many benefits for wholly specialists and academicians by providing favorable info about IFRS and factors related to its adoption. This study would also be useful for the management of establishments by providing info about the adopting IFRS. The finding of this study will help to government for understanding the factors that influence on the application of IFRS in Pakistan. This study also helps to government to improve the policy by considering the factors, which has positively effect on the application of IFRS.

Keywords: Application of IFRS, Factors Affecting, Pakistan, Qualitative Perspective

**Impact of Dividend Policy on Share Market Price: A Study in Pakistan on Commercial
Banks listed at Pakistan stock exchange.**

Laeq Ahmad

Mudasar Iqbal

Muhammad Bilal Ahmad

Hafiz Muhammad Bilal Arif

ABSTRACT

The dividend policy of a company is very important for the stakeholders of a company because it help them in decision making regarding their investment. This study examines the possible effects of dividend policy on share market price. The sample of the study is consisting of 17 listed commercial banks at Pakistan stock exchange and data for the period of 2014-2017 was taken for this study. In doing so, the methodology used is the generalized least Square and multiple regression analysis for the secondary data analyses with model Market Price Per Share as dependent variable and independent variables are Earning Per Share, Return on Equity, Retention Ratio and Dividend Yield. The finding of study shows that earning per share shows a highly significant positive impact on the share market price and the other three independent variable return on equity, dividend yields and retention ratio also show significant but negative impact on the stock market price which is also proven in the previous studies done by other researcher. The limitation of this study is its small sample size and concern research period which is 2014-17. For further research in future researcher could use large sample and also other variables regarding dividend policy and share market price to get more generalizable results.

Keywords: Dividend Policy, Retention Ratio, Return on Equity, Earning Per Share, Cash Dividend.

**THE EFFECT OF FIRM SIZE ON PROFITABILITY: EVIDENCE FROM SUGAR &
ALLIED INDUSTRIES SECTOR PAKISTAN STOCK EXCHANGE LIMITED (PXL.)**

Shaukat Hussain

Hafiz Abu Sufyan Iqbal

Muhammad Umar Farooq

ABSTRACT

Firms in a market economy vary widely in size, performance, and survival. What are the factors determining these observed variables and how they operate has been active topic of research in industrial organization and more generally in developing country where Pakistan is one of them. The purpose of this study is to investigate the effect of firm size on profitability of the firm. In this study, panel data was collected of 27 companies, which were listed in Pakistan Stock Exchange Limited (PXL.) in sugar and allied sector, between the years 2010-2015 has been used. Firm size has been considered as an important determinant of firm profitability. Return on Assets (ROA) has been used as indicators of firm performance means profitability and total sales, total assets and total firm capital and market share have been used as proxies of firm size. Multiple regression methods have been used in empirical analyses. The result of analysis indicates that there is a positive relationship between firm size indicators total assets, total sale, total capital of firm, market share and profitability of firm.

Keywords: Firm size, Firm performance, Firm Profitability, Sugar and Allied Industries Pakistan Stock Exchange Limited (PXL.).

**Evaluation of Banking Performance on the Basis of Capital Structure: An Evidence of
Pakistan**

Qasim Ali

Masood Ahmad Khan

Abdul Noor Usman

ABSTRACT

The purpose of this study is to see impact of capital structure on the financial performance of banking sector of Pakistan. This research extends empirical work on determinants of capital structure of banking sector in Pakistan for the period of five years from 2013 to 2017. Quantitative secondary data was taken from financial statements of banks listed at Karachi Stock Exchange of Pakistan. Return on assets, Return on Equity and Earning per Share measuring financial performance were taken as dependent variable. Long term debt to capital ratio, short term debt to capital ratio, and total debt to capital ratio measuring determinants of capital structure were used as independent variables. Correlation and Multiple regression techniques were used to see the impact and relationship between dependent and independent variables. It was found from the study that there is a strong impact of short term debt to capital on the financial performance measures (ROA, ROE, and EPS). Long term debt to capital ratio has a negative relationship with return on assets, return on equity and Earning per share. The results conclude that there is a positive relationship between capital structure and financial performance of banking sector of Pakistan.

**Work Family Conflict, Perceived Work-Load, Turnover Intentions and Organizational
Commitment in Bankers**

Dr. Afsheen Masood

Muhammad Sulman

Dr. Rafia Rafique

Abstract

This study aims to investigate the relationship between work family conflict, perceived workload, turnover intentions and organizational commitment. It was hypothesized that a significant positive relationship would exist among work family clash, perceived workload, turnover intentions and organizational commitment. It was also hypothesized that work family conflict and perceived work load are likely to be predictors of turnover intentions. The sample (N=300) comprised of bank employees from sectors of Lahore region. Work family conflict questionnaire by Sondhi (2008), perceived workload questionnaire by Moore (2000), turnover intention questionnaire by Cammann, Fichman, Jenkins and Klesh, (1979) and organizational commitment survey by Tsui et al. (1997) was utilized to rate study factors. Findings demonstrated that there was a significant association among work family conflict, perceived work-load and turnover intentions. Findings also reveal that work family conflict and perceived work-load predicts turnover intentions which have a negative effect on organizational commitment. The findings are likely to help in the field of management, helping to understand the concern of workers for work family conflict, perceived work load, turnover intentions along with organizational commitment.

Keywords: Work family conflict, work load, Organizational commitment

**The Impact of Workforce Diversity on Knowledge Sharing in the Banking Industry:
Investigating the Mediating Role of Leadership Style**

Tehmina Tahir

Fizza Rizvi

ABSTRACT

The importance of organizational behaviour research is imperative for successful working and growth of the organizations. The structure and working style in the organization changes because people from different genders, religions, races, ethnicity, regions, cultures and personality traits comes to work together on the same platform. Hence, it is important to study the workforce diversity in the organization.

To address the need of the organizations, this research is conducted to investigate the impact of workforce diversity on knowledge sharing in an organization. Moreover, the role of leadership style also tested to mediate the relationship between workforce diversity and knowledge sharing. Data was collected through questionnaire from the banking industry. The sample size for this study was (n=175). To analyze the data and results mediation model by Preacher & Hayes (2013) was used.

Results show a positive relationship between workforce diversity and knowledge sharing. Since, the leadership style needs to be adjusted according to the culture and situation within the organization, the mediating role of leadership style also comes out significant in our study.

Blue is the new White: A comparison of higher education models of Germany, Canada and Pakistan.

Arif Mahmood Toor

ABSTRACT

Vocationalisation of education has coincided with the adaptation of neo-liberal policies in most economies of the world (Jones, et al. 2005). Our societies are challenged by the labour-market pressures and so are the students, education institutions and policymakers. In this diverse education environment, a system-level katharsis is required to achieve the economic and social objectives envisioned by the state leaders. This paper attempts to compare the higher education models of Germany, Canada and Pakistan with the view of their economic contributions and links with the respective labour-markets. For the purpose of this paper, the higher education in Germany is considered equitable where vocational and academic systems co-exist in a harmonized manner; Pakistan is considered to be in early stages of vocationalisation and Canada is in the middle. Secondary data published about these three jurisdictions will be examined and compared to arrive at the conclusions. The paper might include recommendations to improve the system(s).

Keywords: Vocationalisation; Higher Education system; Labour-market; Neo-liberalism

Impact of Illegitimate Tasks on Education Sector of Pakistan

Khalida Naseem

ABSTRACT

This study investigates the impact of illegitimate tasks on job satisfaction with the mediation effect of depressive mood among university faculty members. By using simple random sampling technique, data was gathered from 350 faculty members (male & female) of seven private universities of Lahore city having age range 21 to 60 years. BITS by Semmer, Jacobshagen, Meier, & Elfering, (2015), Michigan Organizational Assessment Questionnaire by Cammann, Fichman, Jenkins, & Klesh (1979), depressive mood by Kandel & Davies (1982) scales were separately used to base on 5-point likert scale, measured illegitimate tasks and job satisfaction with the mediation of depressive mood. Structural equation model was used to test the mediating effect of depressive mood on job satisfaction. The results showed that illegitimate tasks cause reduced job satisfaction and depressive mood partially mediate the linkage between illegitimate tasks and job satisfaction. This study also discussed about theoretical and practical implications.

**Social Capital as a Mediator between Financial Literacy and Financial Inclusion: Evidence
from Rural Households of Pakistan**

Iqra Qadri

Mohsin Basheer

Faiq Mehmood

Muhammad Rizwan Ullah

Ayesha Ateeq

ABSTRACT

The principle objective of the study is to check the mediating impact of social capital on the interaction between financial literacy and financial inclusion. To achieve the required objectives, the primary data are collected from commercial banks of the rural areas of Faisalabad Division. Closed ended questionnaires are designed. 375 respondents are selected as sample. Financial inclusion is used as dependent variable while financial literacy is used as independent variable. The study also uses social capital as mediating variable.

Internal reliability test is applied to check the reliability of the data. The Barron & Kenny (1986) method is used to analyze the mediating impact of social capital on the interaction between financial literacy and financial inclusion. The study also uses regression analysis to analyze the impact of independent variable on dependent variable.

The study reveals a significant positive impact of financial literacy on financial inclusion. One unit increase in financial literacy causes to increase the financial inclusion by 0.25 units. This confirms the hypothesis-1. There is significant positive impact of financial literacy on social capital. One point change in the financial literacy causes to create 0.92 units change in the social capital. The hypothesis-2 is also accepted. The study also finds a significant positive relationship between social capital and financial inclusion, meaning that one point rise in social capital causes to increase financial inclusion by 0.8 units. Lastly, the study concludes that social capital fully mediates the relationship between financial literacy and financial inclusion.

Managers, policymakers and financial inclusion practitioners should advocate and embark on building social capital among rural communities, so as to improve on the level of financial inclusion.

Keywords: Financial Inclusion, Financial Literacy, Social capital, Barron & Kenny (1986) Method, Commercial Banks

**The Effect of Brand Awareness and Brand Traditions on Brand Loyalty: Mediating Role
of Brand Relationship**

Rabia Shahid

Nadeem Mushtaq

Ahsan Aftab Khan

ABSTRACT

Academic literature in customer behavior and branding is still debatable, with respect to brand loyalty in particular. This study empirically attempts to discuss this particular issue by examining the relationship between brand awareness, brand traditions and brand loyalty. Also, it seeks to investigate the mediation role of brand relationship in initial relationship to tackle the mixed results in the prior attempts. The data were collected from university students and shopping mall customers relate clothing branding. Spss and Amos software are used for testing. The results revealed that brand awareness and brand traditions have a significant and positive relationship with brand loyalty. This paper has discussed the results and an implication compared with prior studies as well as introducing some of recommendations for future research, like adding other variable Brand Equity and Relationship Marketing.

Effects of Employee Commitment towards Organizational Performance

ALI HASSAN

MUHAMMAD ADEEL

QASIM ALI

ABSTRACT

The current study was undertaken for the purpose of exploring the impact of employee commitment on organizational performance. The population of this research study was comprised of middle level managers and higher level managers and staff of some companies situated in Gullberg Lahore, Pakistan. Primary data was collected from almost 150 managers and others from staff. Simple random sampling method was used for the selection of respondents. Questionnaire was administered to collect Primary data. Organizational performance and employee commitment were taken as dependent and independent variables respectively. Analysis of data was carried out by applying SPSS (data entry), Amos (CFA Model) and final Structural equation modeling for show the relationship. Correlation and regression analysis tests also were carried out to establish link between employee commitment and organizational performance, and also to find out the predictor of organizational performance. The study revealed a high degree of correlation between employee commitment and its factors and organizational development. SEM Model analysis confirmed that employee commitment is predictor of organizational performance. Therefore, it was deduced that organizational performance can simply be improved through employee commitment.

This study has great value for the managers and academicians as it will help them in designing an integrated and comprehensive system for creating commitment among the employees for improving performance of organization. This research study is limited by the data collection method because the data is collected only from Lahore city. The study is only limited to only three variables. The future research may be conducted in case of adding some other variables that can effect on organization performance like job satisfaction employee contribution etc.

**THE INFLUENCE OF PERCEIVED ORGANIZATIONAL JUSTICE ON JOB
TURNOVER THROUGH EMPLOYEE ENGAGEMENT**

Dr. Rizwan Qaiser Danish

Ambreen Ubaid

Rabia Shahid

ABSTRACT

Purpose: The basic purpose of this study is to find out the influence of perceived organizational justice such as “distributive, procedural and interactional justice” on job turnover in logistic sector of Pakistan. It further elaborates how employee engagement mediates the relationship between the two variables.

Literature and Background: In previous literature, it is evident that distributive justice directly effects economic benefits of employees and consequently their performance in terms of behavior. Procedural justice determines the outcomes of fairness in mechanisms and procedures under which employees are treated while interactional justice regulates their relationships with their colleagues.

Methodology / Approach: For this study data was collected from middle level managers of logistic sector of from two provincial capitals, Lahore and Karachi, Pakistan. The data was collected through self-administered questionnaire, whereas overall 210 questionnaires were distributed through convenient sampling method. 163 were returned filled and used for final analysis.

Analysis: The data was analyzed by using SPSS and AMOS through measurement and structural model. Reliabilities and correlation were also tested. Descriptive statistics were run in SPSS to have demographic overview of data.

Findings and Results: We found that procedural and interactional justice have impact on turnover through employee engagement while distributive justice has direct impact on turnover intention. There relationships are strong.

Limitation / Future guideline: The limitations and future guidelines have been discussed in last section.

Keywords: Procedural Justice, Distributive Justice, Interactional Justice, Employee Engagement, turnover intention, perceived organizational justice.

Factors affecting entrepreneurial activity: A case of South Asia

Mahwish Zafar

Dr. Shazia Kousar

Dr. Nadia Nasir

ABSTRACT

The purpose of this study investigates short run relationship among innovation, fear of failure, perceived opportunities, perceived capabilities and total entrepreneurial activity in south Asia. The data on all modeled variable collected from Global Entrepreneurship Monitor (GEM) over the time period of 2001-2017. Moreover this study utilized Johansson cointegration test to examine long run relationship while ARDL has been employed to inspect short run relationship among the modeled variable.

The results indicate that innovation, perceived capabilities and perceived opportunities are positive and significant association with entrepreneurial activity in South Asia but fear of failure has negative and significant association with entrepreneurial activities in short run time period. This study suggest to policy makers to exercise insurance policies against fear for loss. Further more relevant institutions should arrange workshops, seminars and platforms to boost up innovation, perceived capabilities and perceived opportunities so that entrepreneurial activities progress.

Keywords: Innovation, Perceived Capabilities, Perceived Opportunities, Fear of Failure, Total Entrepreneurial Activity

Factors affecting “Entrepreneurial Culture”: The mediating role of creativity

Javeria Asghar

Zeeshan Ahmad

Rabia Afzal

Namra Jabeen

ABSTRACT

Entrepreneurial culture has been existed for decades it may be described just as attitudes, values, skills and power of a group or individual working in an organization. The main objective of this study is to examine the impact of openness to change and self-efficacy on entrepreneurial culture with the mediating role of creativity. We have used variable (innovative culture) as to measure the entrepreneurial culture. Structured questionnaire as a primary source of data collection is used to collect data from 150 employees of an IT Firm (NETSOL Technologies). To explain the relationship among variables we have used SPSS, AMOS and SEM to analyze our data, the finding clearly reports that there is a significant direct relationship among variables as openness to change and self-efficacy have impact on entrepreneurial culture without mediation. There is significant indirect relationship as well as the presence of creativity as a mediator. The limitation of this study is small sample size (as we have collected data from only 1 company). Further researchers could use some other data collection methods and software; also they can use some other variables in order to measure entrepreneurial culture.

Modeling the relationship of Bricolage and Corporate Entrepreneurship: A Mediating and Moderating Approach

Dr. Rizwan Qaiser Danish

Muhammad Shafique

Muhammad Abrar Siddique

Allah Tawwakal

ABSTRACT

The basic purpose of this study is to investigate how bricolage drives corporate entrepreneurship in small and medium enterprises of Pakistan through mediators and moderator. Most of the previous studies viewed bricolage as a tool to overcome resource constraints in the context of new venture, few of these have directly investigated the effect of bricolage to identify new entrepreneurial opportunities in the context of incumbent firms. The research in hand includes bricolage, learning orientation, opportunity identification, sustainable competitive advantage and corporate entrepreneurship. The data was collected through questionnaire from managerial staff of SMEs and 230 questionnaires were distributed to different small and medium sized firms (SMEs). In total, we received 230 responses but excluded 30 incomplete questionnaires, thus making the final Sample of 200 usable questionnaires which contributed a response rate of 86.95%. For analysis purpose, SPSS 21 and AMOS 21 were used for Structural Equation Modeling and hypothesis testing. Overall results indicate that the model provides a good understanding how bricolage drives the corporate entrepreneurship. In general, the results and findings of this research are fundamental to both researchers and practitioners. This study also concluded with discussion on results and recommendations for future study.

Keywords: Bricolage, learning orientation, corporate entrepreneurship, opportunity identification

**THE IMPACT OF ENTREPRENEURSHIP EDUCATION ON ENTREPRENEURSHIP
INTENTION**

Sarmad Ejaz

Hamid Habib

ABSTRACT

In the last two decades there was a significant growth in entrepreneurship education. The growth of entrepreneurship education indicates that entrepreneurship is necessary to achieve higher level of economic growth. While the number of entrepreneurship education program is growing the impact is under-researched and studies paint an ambiguous picture of the impact of entrepreneurship education. Various theories support the economic influence of entrepreneurship. The theory of planned behavior was found appropriate to be a theoretical basis of entrepreneurship education because it provides most information about the formation process of entrepreneurship intention. The main objective of this research is to examine the impact of entrepreneurship education on entrepreneurship intention. In order to examine this primary data of 150 business students is collected. Self administrated questionnaire is used for the collection of data. To explain the relationship between entrepreneurship education and entrepreneurship intention spss, amos, and structure equation modeling used to analyze the data. The result suggests that entrepreneurship education affect the entrepreneurship intention of business students. The limitation of this research is focused on entrepreneurship intention, not actual entrepreneurial action. Future studies could focus on the effect of the duration of an entrepreneurship courses or program on entrepreneurial attitude and intentions.

Organizational learning capability, innovation and performance: study in small and medium-sized enterprises (SMES)

Dr. Mubashar Munnawar Khan

Dr. Rizwan Qaiser Danish

Shahid Hafeez

ABSTRACT

Although the direct relationship between organizational learning capability, innovative and organizational performance have mostly studied by the researchers but there is little empirical evidence about its mechanisms. Moreover, there are scant studies in context of manufacturing and services sector of small and medium sized enterprises, specifically in Pakistan. This study aims to fill out the gap by empirically analyzing and comparing the influence of organizational performance, innovative performance and organizational learning in the manufacturing and services industry of SMEs. The nature of study was quantitative, causal and data was collected using self-administered questionnaire from 300 middle level managers of small and medium sized enterprises of both service and manufacturing sector through cross sectional survey. The data was analyzed using Structural Equation Modeling technique, SPSS and AMOS were used. The results show highly significant positive relationship between organizational performance, innovative performance and organizational learning. The organizational performance partially mediates the relationship between Innovative performance and organizational learning. Moreover, we found that service sector reported higher level of organizational performance in SMEs as compared to manufacturing. The limitations of the study is its generalizability due the scope of study as it is limited to region of Lahore. The collected data is comprised of cross-sectional design therefore, analysis is made at single point of time. Future studies can evaluate contingency factors for organizational learning and performance.

Keywords: Innovative performance, Organizational performance, Organizational learning, SMES, Services manufacturing sector.

Linkages between Terrorism and Insurance: A study on OECD countries

Abdul Rehman Khan

ABSTRACT

The purpose of following research is to identify the impact of terrorism on demand of insurances. In order to find such relationship, secondary data of 16 OECD countries have been selected for 25 years (1990-2015). Control-variables that might also result in changing the demand of insurances are inflation, income per-capita, Social-security expenditure and dependency ratio. A pool mean group estimator technique has been employed to measure the direction and magnitude of the impact of terrorist activity on the demand of insurance. Results suggest that terrorism is positively significant to demand of insurances. Other control variables suggest that Income per capita and Dependency ratio have positive impact on the demand of insurances: while on the other hand Expected Inflation and Social-security expenditure results in decreasing the consumption of insurances. It is statistically proved that relationship between insurance and terrorism is uni-causal, i.e. with the increase in amount of terrorism, demand of insurance increases but it is not vice-versa.

Keywords: Terrorism, Insurance, OECD countries.

**Takaful an alternative to Conventional Insurance, history, challenges and future prospects
in Pakistan**

Umar Farooq

ABSTRACT

The purpose of this study is to show that Takaful is an alternative of Conventional Insurance on the basis of sharia principles. The word Takaful is derived from Arabic word “KAFALAH”, It’s a system in which mutual assistant and voluntarily contribution (Tabarru) is the main principles.

The idea of Islamic Insurance is not a new concept because similar practices were existing in the era of Holy Prophet Muhammad (PBUH) by the adaptation of concept of Aqilah. In the business world due to the human’s need and the complex nature of business activities, Takaful is a fully commercialized and important part of the financial market. There is a need to establish a well appropriate system i.e. free from Riba and based on sharia rules.

This paper presents the arguments of both system i.e. Islamic insurance and Conventional insurance, on the basis of their working principles. It also explain the issues faced by current Islamic insurance models operating in different countries and in Pakistan, and sharia objection on such models and future prospects of Islamic insurance in Pakistan. Despite the problems, Islamic insurance Industry gain momentum in Pakistan with faster growth. There is need to resolve the current problems faced by Islamic insurance with the help of the industrial player, regulatory authorities like SECP and the sharia advisor.

Finally it is hoped that all of Islamic valve as stated in the Holy Quran and in the Sunnah will be implemented by the Takaful agents in order to realize that Takaful is an alternative to conventional insurance. At last, the researcher suggests possible recommendations for the future growth of Islamic Insurance.

The effect of Debt Financing on the Financial Performance of Cement Sector of Pakistan

Abdul Noor Usman

Qasim Ali

Masood Ahmad Khan

ABSTRACT

This research has been conducted to examine the effect of debt financing on the financial performance of cement sector of Pakistan. The objective of the study was to establish the effect of debt financing on firm performance of cement sector of Pakistan. The research design used was a quantitative research design. The data was then analyzed using linear regression models using SPSS to establish, if there is any significant relationship of debt structure and the financial performance. Return on asset measuring financial performance was used as the dependent variable and total Debt, long term debt and short term debt measuring debt financing were used as the independent variables so as to assess the effects of debt on firm performance. The findings of the research revealed that short-term debt was negatively correlated to return on assets but not significantly. Long-term debt was also negatively correlated to return on assets but less significantly than short term debt. There was a weak negative correlation between return on assets and total debt with a correlation of -0.337. According to the study debt has no significant influence on profitability either in a linear way, or in a non-linear way but recommended that firms should use more of long term debt since there is less negative impact on financial performance as long as the cost of debt does not exceed the required rate of return of the firm.

Determinants of Capital Structure in Sugar and Allied industry in Pakistan.

Khadija Sharif

Dr Rizwan Qaiser Danish

Hajira Riaz

ABSTRACT

The aim of this study is to examine the determinants of capital structure of sugar and Allied industries in Pakistan. Data were collected from Pakistan stock exchange and sugar company's websites for annual statements. Further telephonic and structured interviews were conducted to collect the relative Quarter data. The topic of this study is selected with the curiosity to identify the external and internal factors that can affect the capital structures of organization and we choose the sugar industries because sugar industries work only for 6 months from October to March in order to cover the whole year production. Total 29 sugar firms listed on Pakistan stock Exchange so; we collected the data of six years of 29 firms from 2011-2016 Listed companies. For the analysis of the Panel data Stata was used. We applied different test like Fixed effect model, Hausman, Autocorrelation, Multicollinearity for the better result of our analysis. The results showed that the direct and indirect effects of the profitability, liquidity, market value, non debt tax, sales on the capital structure. This study furnishes insight for firms to figure out different factors with respect to capital structure decision in sugar industries. Additionally; this study furnishes several future directions for academic scholar and practitioners.

Analysis of Talent Management Strategies and Its Influence on the Performance of Non-Governmental Organizations in Pakistan

Yasir Hussain

ABSTRACT

Efficient talent management is a critical factor in the performance of any organization. Non-governmental organizations depend on reliable and enthusiastic workforce to achieve their social missions in order to gain authority with a broad range of stakeholders, manage the dependence on donors and reconcile diverse performance expectations. However they often experience difficulties in recruiting and retaining top quality workers given their unique context, including reliance on time-bound donor funding. Although NGOS are increasingly being deliberate on strategic talent management, a lot more need to be done.

This research analyzed talent management strategies among NGOS in Pakistan and how these influence their performance. The specific objectives were, to determine the influence of employee attraction strategies on non-governmental organizations performance, to assess the influence of training and development on non-governmental organizations performance, to assess the influence of employee retention on non-governmental organization's performance and to explore the influence of employee relation on non-governmental organizations performance in Pakistan.

The study applied quantitative research method using departmental questionnaire survey. The target population comprised of 45 departmental heads within the 20 non-governmental organization funded by the different projects in Pakistan. Since the number was manageable, the sample size was all the 45 departmental heads. SPSS was used for data analysis and interpretation of the data was done using quantitative methods according to the research objectives and research questions. The data collected was summarized, classified, tabulated and analyzed quantitatively.

The study found that non-governmental organizations in Pakistan are increasingly putting in place measures to ensure that they attract, maintain and retail talent in order to achieve their objectives. Key strategies used include building positive reputation in order to attract the right caliber of employees, applying a mix of formal training as well as on the job learning, flexible working arrangement and competitive remuneration to retain employees and leadership engagement and adequate communication for employee retention.

Keywords: Talent Management, Non-Governmental Organizations.

Relationship between Supervisor Support & Readiness for change in employees

Nouman Ali

Ms. Fizza Rizvi

ABSTRACT

To compete in the challenging era of revolution, every organization needs innovation and change on day to day basis which influence its important factors i.e. to achieve its mission and vision and to retain its employee. Keeping in view our study investigates supervisor support as a predictor of readiness for change. Moreover, perceived organizational support as a mediator has been studied to develop relation between supervisor support and readiness for change. This study provides an understanding of the association between supervisor support and readiness for change with a mediating variable perceived organizational support, taking into consideration all dimensions, namely positive or negative, direct or indirect and even mixed. Questionnaires were used to collect data from respondents. 350 questionnaires were administered out of which 281 workable questionnaire were collected for data analysis from the Insurance industry. We analyzed the data using Preacher and Hayes (2013) mediation model. The results show a positive relation between supervisor support and readiness for change moreover perceived organizational support mediates the relationship.

**Impact of Dimensions of Organizational Structure on Organizational Innovation
Performance with a mediating role of Employee Innovative Behavior in Electronic Sector
of Lahore**

Hafiza Sidra Ahmad

Mrs. Rabia Saleem

ABSTRACT

This study focuses on the relationship between dimensions of organizational structure like (hierarchy of authority, decision making, rule observation and job codification) on organizational innovation performance with mediating role of employee innovative behavior. The basic context of this study is to enhance the performance of organization through the elements of organizational structure and innovative behavior of employee in electronic sector which are operating in Pakistan. Data were collected by using questionnaire from 255 employees working in the various electronic companies. Results of regression analysis showed that employee innovative behavior plays as a role of mediator between all dimensions of organizational structure and organizational innovation performance.

Keywords: Dimensions of organizational structure, decision making, hierarchy of authority, job codification, rule observation, Employee innovative behavior, Organizational innovation performance.

**Impact of High-Performance work practices on Project success with the Mediation of
Work Engagement and Moderation of Islamic Work Ethics**

Samar Fatima Khan

ABSTRACT

Projects can only be successful if the high-performance work practices and engagement is created at work place. In this regard Islamic work Ethics do matters a lot specially for Muslim countries. The present study aims to find out the impact of High-performance work practices on project success with the mediation of work Engagement and moderation of Islamic work Ethics. A cross sectional study was made with a sample size of 292 and structured questionnaire were used for collecting data from the private IT companies in Lahore. The results of the study ascertain that High-performance work practices has a significant impact on project success and work engagement partly mediates the relationship between High-performance work practices however Islamic work Ethics significantly moderates the relationship among high-performance work practices and project success. This study has an importance in the field of Project management and it has several implications at managerial and academic level. For the future research, future directions are also given.

Keywords: High-performance work practices, project success, work Engagement, Islamic work Ethics.

FOREIGN DIRECT INVESTMENT AND ITS IMPACT ON ECONOMIC GROWTH

Rabia Saleem

Muhammad Idrees

ABSTRACT

One of the major factor that contributes towards the economic growth of the country is foreign direct investment. Macro and microeconomic factors are also responsible for the increase or decrease in the economic growth of the country. The focus of this research work is to show the effect of FDI on economic growth with reference to the macroeconomic factors like political instability, human capital and technology transfer in Pakistan.

Time series data over the period of 1980-2017 is analyzed by using E views. Ordinary least square, unit root test and ADRL cointegration methods are used to check the long run relationship among the variables.

The results of the study show that FDI and GDP has a positive significant effect, but no long-term relationship and the different factors of the economy also effect the FDI as Pakistan is politically instable country, so it effects the investment in the country. The labor force of the country must be educated enough to understand the changes that has been made by the investment in the country by MNC's.

Recommendations are given in the light of data obtained for FDI and economic growth. The government of Pakistan should take steps to increase the investment in the country by providing benefits to the investors, so they can invest in the country and help to boost the economy of Pakistan. Reforms should be made in the policies of investment so that the investment becomes easy to be made in Pakistan.

Keywords: FDI, Economic Growth, Political instability, Human capital and Technology transfer.

**A Brief Summary on the Determinants of the Export. Are they Significantly Affect the
Export or Not?**

Muhammad Shahid

ABSTRACT

Exporters often approach new markets just by participating to trade fairs, meeting their potential importers and building business relationships with them by trial and error. But a systematic overview of foreign markets can offer a more structured approach. The export demand function has been specified with price and income variables to see the relative importance of the export price and the price of competing goods at world market and to test the small country hypothesis. The determinants of exports play vital role in the performance of exports to improve the living standard of that country. Mostly some determinants show positive relations with exports and we take some of them. There is a positive impact of inflation and FDI on export.

**CPEC: AS A GAME CHANGER FOR SOCIO-ECONOMIC DEVELOPMENT OF
PAKISTAN'S ECONOMY**

Ms. Mifra Haider

ABSTRACT

In earlier decades, China was considered as sleeping giant. Now china has become fastest growing economy of the world. Whereas in terms of maintaining balance of power in the region Pakistan is a strategic partner of China. Therefore China is there to invest in Pakistan's infrastructure on a large scale. China has built an economic corridor to gain access in entire Indian Ocean through one belt one road (OBOR) projects. The development includes regional cooperation, improving economic growth, free trade zone, and investment in railways, roads, pipelines and also a large scale investment in energy sector projects with the help of building three corridors including southern, central and northern routes. This study aims to examine the impact of CPEC on the socio-economic activities in Pakistan economy and the challenges that Pakistan has to deal in this modern economic world.

**Impact of job insecurity on safety voice in the presence of trust in organization: A
mediation mechanism**

Anum Salman

ABSTRACT

Job insecurity has many detrimental and negative effects on organization and individuals, but its link with safety voice has not been given due attention in past. This study, in response, aims to study the said relation with explanatory mechanism of trust in organization. The present study used quantitative i.e. survey research (questionnaire) technique. Data collected from sample of employees (n= 213) from different organizations, was analyzed using structural equation modelling. Findings of the study revealed a full mediation model as job insecurity does not predict employees' safety voice behavior, but trust in organization explains this mechanism. The result of this research study adds to our understanding about the intervening aspects in the relationship between job insecurity and safety voice. Additionally, the findings might be significant for HRM department and managers of the organizations when there are warnings that employees tormenting about their jobs in a near future.

Keywords: job insecurity, safety voice, trust in organization, Pakistan

**ETHICAL LEADERSHIP AND EMPLOYEES' KNOWLEDGE SHARING:
THE MODERATING ROLE OF JOB CHARACTERISTICS**

Nimra Rafiq

Tahreem Sadiq

ABSTRACT

Ethical leaders have significant influence on employee moral behaviors yet the relationship between ethical leadership and employees' knowledge sharing behavior is not only underexplored but rarely explored, while knowledge sharing enhances organization's effectiveness in the era of rapid transformation. To catch the tides of such change, organizations need quick transmission of up-to-date information which can be accomplished by encouraging knowledge sharing among employees. Therefore, this study aims to explore the moderating role of job characteristics on the relationship between ethical leadership and employees' knowledge sharing. A survey was carried out for data collection in which questionnaires were distributed to banking employees personally. The number of employees who filled the questionnaires completely was 265 yielding a response rate of 80%. Results supported the moderating effects of job characteristics on the relationship between ethical leadership and employees' knowledge sharing as employees experience meaningfulness in the presence of these characteristics and under direction of ethical leader, they share as much knowledge as they have. Future research can explore the influencing role of job satisfaction, organization citizenship behavior and perceived organizational support. Implications and limitations of the research are discussed.

**IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON EMPLOYEE
RETENTION AND ORGANIZATIONAL REPUTATION**

Mohsin Raza

Muhammad Farooq

Muhammad Faisal

ABSTRACT

Corporate Social Responsibility or CSR has become routine practice among several organizations worldwide. The positive impact and effectiveness of CSR is sought in all areas of modern business. In the recent years, there has been much academic interest in social role of companies and ethical aspect of business. Not only scholar of different field such as economic, political and social science but also businessmen. The main objective of this study is to explore the impact of corporate social responsibility on employee retention and organization reputation. In order to explore this primary data of 150 business students is collected. The self-administrated questionnaire is used for the collection of data. To explain the relationship between corporate social responsibility and employee in organizations, SPSS, AMOS and correlation matrix has been used to analyze the data. The result suggest that corporate social responsibility effect on employee retention and organization reputation in Pakistan.

Keywords: CSR, Organizational Reputation, Employee Retention

**The impact of Training Satisfaction on Turnover Intention: Mediating Role of work
Engagement and Job Satisfaction**

Iqra Ansari

ABSTRACT

Given study is to find out the casual relationships amongst training satisfaction, work engagement, job satisfaction and turnover intention in the banking sector of Pakistan. The researcher has observed the need to investigate the impact of training satisfaction (TS) in the banking sector. This study aims to meet this need by understanding the workplace behavior, job performance, work engagement and turnover intentions in an organization success. It is widely believed that TS affect the employee motivation to their work which leads satisfaction regarding their job. However, current study was conducted to reconfirms the above thoughts and aim of this study is to highlighting the value of TS as a key source to getting high engagement of work which ultimately will satisfy the employee in their job. In a result it will reduce turnover intentions in the banks. Demographics of this study were gender, age, qualification and experience. Data was collected from the banking employees by personally distributing questionnaires to 384 respondents. 324 respondents were completed the survey. Results of the study suggested the organizations should pay full attention on their employees training as it will increase the engagement to work and job satisfaction that will in turn reduce the turnover intentions.

**Impact of Service Quality on Customer Satisfaction in Hotel Industry with Brand Equity
as a Mediator**

Muhammad

Ms. Fizza Rizvi

ABSTRACT

Modern day organizations actualize the importance of the customers as a major revenue generation factor. Due to which an increased focus is diverted on the customer satisfaction research. The purpose of the current study is to understand the factors potentially influencing the customer satisfaction of the hospitality industry (luxury hotels). This research will investigate the impact of quality on customer satisfaction. Moreover, the mediating role of brand equity (including the dimensions of Brand Loyalty, Brand Image, Perceived Quality and Brand Awareness) will be tested. Data will be collected from 279 customers of the hotel industry through questionnaires. Preacher and Hayes (2013) mediation analysis will be used for analyzing the results. The results drawn show a positive impact of quality on brand equity and further on customer satisfaction.

Keywords: Brand Equity, Customer Satisfaction, Hotel Industry, Brand Image, Brand Loyalty, Brand Awareness, Perceived Quality.

**The Impact of Workplace fun on Employees Creative Performance, Task Performance and
Morale in Business Schools of Lahore**

Khadija Latif

Anum Masood

ABSTRACT

In the current period there seems to be a explosion of competition everywhere while as the organizations cannot pay for to waste the abilities or potential of their personnel. Different methods are there in order to increase the capabilities of employees. Researchers have highlighted different approaches such as employee empowerment, employee involvement, and employee self-efficacy to increase employee's creativity, task performance and morale. There are other important ideas which add to raise the employee's creativity, task performance and morale one of them is workplace fun.

Present study is on employees of Business Schools of Lahore. The purpose of this study is to examine the impact of workplace fun on employee's creative performance, task performance and morale of business schools. Quantitative method of research is used in this study. Most of the literature on workplace fun relies on limited dimensions but this study extensively examined the dimensions of workplace fun. The dependent role of employee morale also comes out significant in this research.

Results obtain from this study is valuable for business schools to introduce new workplace programs that will help their employees to become passionate, creative, morally strong and have stress free atmosphere.

Inversion of Turnover Intention and Elevation of Service Orientation by Transformational Leadership: Mediation Role of Employee Engagement

SAMRA MALIK

ABSTRACT

Purpose – The purpose of this paper is to report the findings of a study which examines how transformational leadership style can influence behavioral outcomes of service orientation and intention to leave in employees through the mediating role of employee engagement at revenue division in public sector.

Design/methodology/approach –This empirical study employed a quantitative research design following cross-sectional strategy based on a sample of 240 full-time employees working in Federal Board of Revenue in Pakistan. The data obtained using Google doc and a printed questionnaire was analyzed through hierarchical regression analysis by using SPSS.

Findings – The results revealed that Employee engagement partially mediated negative relationship between transformational leadership style and turnover intention and fully mediated positive relationship between transformational leadership and service orientation.

Practical implications – The implications of the study are of utmost importance for Revenue division that is facing high voluntary turnover in recent times. Transformational leaders in teams contribute to develop employee engagement, which ultimately resulted into mitigating turnover intention of employees and boosting service orientation in them. Imparting transformational leadership training to team leaders in public sector can help to achieve objectives which would go a long way.

Significance – The study sheds new light on how inducing employee engagement in employees through transformational leaders may help lessening turnover intention in employees and turning them to be more service oriented. This model has not been tested empirically in a Pakistani context.

Keywords – Transformational leadership, Employee engagement, service orientation, Turnover intention, Pakistan and Revenue division.

Impact of perceived organizational politics on Impression Management: Mediating role of organizational identification.

Iqra Sarwar

ABSTRACT

BACKGROUND: Organizational politics exists at every organization, the impact of which give rise to the use of impression management activities. This situation can badly affect the effective functioning of an organization.

OBJECTIVES: The aim of this study is to investigate the influence perceived organizational politics on impression management behavior through mediating role of organizational identification.

METHODOLOGY: Using item response theory 300 questionnaires were distributed among employees of hotels sector in Lahore, based on cross sectional technique and asked them to give their response on questionnaire.

RESULTS: Correlation and hierarchal regression was applied on gathered data, results reveal that perceived organizational politics have reduced impact on impression management in existence of mediating effect of organizational identification. Significant relationship between perceived organizational politics, impression management, and organizational identification have found.

CONCLUSION: The findings of this research add to the understanding of associations between perceives organizational politics, impression management. The results show that hotel' managers need to focus on the development and building of organizational identification through which although not eliminated, but at some extent, impact of perceived organizational politics can be reduce on impression management and this is beneficial element for favorable outcomes of an organization.

Keyword: Perceived Organizational Politics (POP), Impression management (IM), and Organizational Identification (OID).

**Impact of abusive supervision on organizational citizenship behavior with intervening role
of organizational justice: A case study of cure MD**

Zahara Javaid

Dr. Rizwan Qaiser Danish

Jaweria Abid Khan

ABSTRACT

This study explores the linkage between abusive supervision (AB) and organizational citizenship behavior (OCB) with mediating role of organizational justice (OJ) in the context of Pakistan. Data were collected using questionnaires distributed to individuals within the private firm of Pakistan, CUREMD. 275 questionnaires were distributed and collected without missing information to analyze feedback. Structure equation modeling (SEM) using AMOS-22 was used for the data analysis. The results affirmed the direct and indirect effects of the AB on the OCB together with significant effect of OJ as a partial mediation. It revealed that OJ intervene the relationship of AB and OCB in the present instant. This study furnishes insight for firms to comprehend AB with respect to OC and OJ in organizational context. Additionally, this study **furnishes** several future directions for academic scholars and practitioners.

Keywords: Abusive supervision, organizational citizenship behavior, organizational justice, empirical evidence, Islamic republic of Pakistan

**Impact of Public Perception and Psychological impact of Terrorism on Job satisfaction,
keeping in view Job Stress as moderating variable.**

Maria Javaid

Dr. Usman Yousaf

ABSTRACT

Purpose: The study of psychological impact of terrorism and effect of public perception on job satisfaction of employees has gained its importance for organizations in recent years. Limited research has been conducted up till now in this area. The purpose of this article is to study Impact of terrorism and public perception on job satisfaction of police employees, keeping job stress as moderating variable. Police force lead from the front and has stressed environment as compared to other job places. Their public dealing is also more than some of other job positions. Hence we are studying the impact of these variables on the job satisfaction of police force.

Design: The data for research has been collected from employees of Police department. It was analyzed by using Structure Equation Modeling (SEM). Smart PLS was used to analyze the data.

Findings: This study reveals that Job stress moderates the relationship between job satisfaction and impact of terrorism and public perception. It also finds that job stress is negatively related to job satisfaction. Impact of terrorism causes less job satisfaction. Negative public perception causes less job satisfaction.

Value: This research is basically analyzing the effects of Terrorism on Job satisfaction of law enforcement agencies. It also analyzes the impact of Public Perception on the level of their job satisfaction. For this purpose job stress is used as moderator variable. This study is conducted on the police force that is directly related with law enforcement and has wide interaction with public.

Limitation: This study is conducted in two cities of Punjab, Lahore and Okara. So these results cannot provide an overall impact throughout the province.

Keywords: Police force, Job satisfaction, Public perception, Terrorism

Effect of Teleworking on Firms Performance

Hafiz Ahmed Ullah

Hassaan Azhar

Farwa Saeed

Prof. Dr. Rizwan Qaiser Danish

ABSTRACT

Purpose – The purpose of this study is to find the impact of teleworking on firm's performance. Here we will explore the effect of adopting teleworking on the performance whether positive or negative.

Literature Review – Literature regarding this research mainly attentive on the demand side teleworker as compare to the supply side. Literature shows that different researcher differentiates the flexibility in different ways like internal and external workplace flexibility.

Design/methodology/approach – For this purpose questionnaires were floated in different public and private organizations which have adopted teleworking.

Findings – This study finds that teleworking adoption and firm performance have positive relation.

Limitation & Future Research– The limitation of this study is the way flexibility has been measured. Flexibility has been measured at organizational level which isn't suitable. The future guidance for research can be exploring other environment and studying whether there is a relationship between teleworking and external flexibility.

Keywords: Teleworking, Flexible labor, Organizational performance.

Effect of Psychological Contract (Fulfillment & Breach) on employee organizational identity & satisfaction: Moderating role of Negative affectivity. A study in the Private sector of Pakistan

Namra Batool

ABSTRACT

Purpose: The psychological contract is the foundation of employment relationships. This study aims to measure the impact of two important components of psychological contract (i.e. fulfillment & breach) on employee related key outcomes (i.e. organization identity, satisfaction & Distress).

Design/Methodology/Approach: Research was conducted with the Private sector in Pakistan, by using questionnaires to collect the data. A Pilot study was first conducted (n= 330) to check the reliability of variables.

Findings: It is revealed that fulfillment of psychological contract is positively related to Organizational Identity (OI), job satisfaction (JS) while breach of this contract negatively related to these outcomes. It is also identified that fulfillment of PC is negatively related to psychological distress and breach of this contract is positively related to it.

Research Limitations/Implications: Psychological contract is prime driver of employee outcomes and findings highlights the importance of fulfillment of Psychological contract and including NA as a moderator in the research of PC. The study fills the real gap in literature by providing insight into the fulfillment and breach of psychological contract and make contribution in Social Exchange Theory. Additional research is needed to get the generalizability of results.

Practical Implications: It would help the managers to improve employee outcomes and facilitates employees embracing their organization. It has significant implications for managers, HRs and policymakers.

Originality/Value: The study particularly highlights the importance of fulfillment and making the realistic promises to retain productive employees. It will helpful for making strategies and this study is one of the first that measures the moderation of NA with psychological contract.

Keywords: Psychological contract (PS), Psychological contract fulfillment (PCF), Psychological contract breach (PCB), Negative affectivity (NA), Organizational Identity (OI), Job satisfaction (JS), Psychological Distress (PD).

The Agri SMEs Exports in perspective of CPEC

Rao Qasim Idrees

Haniff Ahamat

ABSTRACT

Pakistan export commodities marginally comprise on agriculture sector. Most of the export commodities belong to the SME agriculture products which include rice, fruit, vegetables and cereals. However, Pakistan farmers as well as landlords stay at long distance from main highways on which such products are further bring to the national markets and sea ports (Karachi and Gwadar) for export purposes. Hence, food products are frequently conveyed in little amounts over terrible bumpy roads. It causes long transport journeys and high cost per unit of item transported and results in a significant decrease in profits. Pakistan agri SMEs exports further requires market access particularly to UAE, Saudi Arabia, and China where food items are as of now surely understood and bring high cost. CPEC Master Plan for the most part eyes SME agriculture segment for advancement and development. Through CPEC logistics investment, Pakistan can improve agri SMEs exports significantly by way of better transport and marketing facilities. For this purpose current study discusses first Pakistan agri SMEs export potential, secondly the legal protections available for agri SMEs, thirdly the link between better transport infrastructure and improved agri SMES exports, fourthly CPEC improvement plan and finally concludes that CPEC projects can improve Pakistan's agri SMEs exports sector which is very low income due to obsolete logistics cold chain, warehousing, marketing as well as transportation facilities.

Keywords: Agri SMEs, China Pakistan Economic Corridor, Export barriers, Logistics and Transportation

**On the Relationship between Financial Openness, Militarization and Energy Efficiency:
Empirical Evidence from Emerging Markets of Pakistan, India and China**

Madiha Bint e Riaz

Dr. Muhammad Husnain

ABSTRACT

Energy use is generally assumed to be an indispensable component for economic development, yet, it generates economic and environmental challenges for countries around the globe especially for emerging markets. This study investigated the effect of militarization, financial openness, stock market development, industrial production and government effectiveness on energy efficiency by employing data from a panel of three Asian emerging economies including Pakistan, India and China covering the periods 1999–2017. Results of the co-integration analysis reveals that militarization, financial openness, and government effectiveness have association with energy efficiency in emerging economies. This study has important policy implication for three neighboring nuclear countries with increasing energy demand. This exploration of the quantitative association between financial openness, militarization, government effectiveness and energy use efficiency can help policymakers in establishing proper environmental targets at different stages of economic development.

Keywords: Financial Openness, Militarization, Government Effectiveness, Energy Efficiency

**Economic Growth, Stock Trading Activity and Environmental Degradation: Empirical
Evidence from PIC Countries**

Farah Deba

Dr. Muhammad Husnain

Abstract

The expansion in economic activities leads to increase in energy demand and in turn, this demand has produced a significant volume of carbon dioxide emission. Emerging economies continue to produce and grow their carbon dioxide emission. It became a critical issue to be resolve or managed for international dealings pertaining to growth, investment and development. This study aims to investigate the impact of economic growth, stock trading activity and militarization on environmental degradation by incorporating foreign direct investment and renewable energy consumption in environmental degradation emissions function by using annual data over the period of 1993–2016 from three Asian emerging countries including Pakistan, India and China. The stationarity of variables is checked by applying unit root test. Cointegration technique is applied and Granger causality approach is used to investigate the causal relationship between the variables. The empirical findings confirm that the variables are co-integrated; therefore there exist long term relationship between economic growth, stock trading activity, foreign direct investment and environment degradation. The results of quantitative study will help policymakers for establishing proper environmental targets at different stages of economic development.

Keywords: Economic Growth, Stock Trading Activity, Environmental Degradation, Renewable Energy Consumption

**Investigating Risk Profiles of CPEC Projects Using Technique for Order Preference by
Similarity to Ideal Solutions (TOPSIS)**

Tehmina Fiaz Qazi

Abdul Aziz Khan Niazi

Ghulam Dastgir

Hamis Ejaz

ABSTRACT

Aim of the study is to investigate the risk profiles of CPEC projects and ranking of the potential effects of several forms of risk which exist in CPEC projects. Overall design of this study comprises of literature review, data collection and analysis. The study is supported with the help of existing literature on project and risk management which forms the basis of the research methodology. Data for this study has been collected with the help of a questionnaire from the decision makers in the selected industries. The study used Multi-Criteria Decision-Making (MCDM) frameworks in order to assess the impact of different project risk categories against a multitude of risk criteria. Technique for Order Preference by Similarity to Ideal Solutions (TOPSIS) has been utilized in order to weight and rank the categories of risks. The findings revealed that most impactful factors on CPEC projects include planning and scope risks, financial risks, design, and technical risks, while, the least impactful factors are related to fraudulent practices and cultural risks. The research provides insight regarding the most critical project risks in CPEC. Future research can investigate the issue by using other MCDM techniques including different sectors and further risk factors to refine and augment the findings.

Consumer behavior on social media.

Does consumer participation bring positive consumer evaluation of the brand?

Muhammad Farhan

Muhammad Aitzaz

Abid Ali

ABSTRACT

Research objectives: Examine the social networking brands are increasing to attracting the attention of customer. That are brands important for consumers or not. That social networking brands customer has emotional or not during using the social networks. To see benefits as well as symbolic benefits such as self enhancement and self validation. Determine the consumer voluntary behaviors on Face book. Examine the knowledge and the relationship among social media participants. Examine the mediating effects of brands trust and community identification.

Findings: A significantly relationship between the model. One unit of brand distinctiveness are expected to differ on consumer behavior, may come to be through a Variety of force both direct and indirect effect has a negatively effect. One unit of personal brand are expected to differ on consumer behavior, may come to be through a Variety of force both direct and indirect effect has a negatively effect. One unit of self expression are expected to differ on consumer behavior, may come to be through a Variety of force both direct and indirect effect has a positively effect.

Future research: Future researchers can explore consumer behaviors and brand community with regard to different types of social media with specific brand settings.

**Emotional intelligence in Adaptive selling behavior looking through the lens of
Psychological wellbeing**

Afzal Majeed

ABSTRACT

Emotional intelligence is the predominant factor of job success. To know, whether it plays a role in using adaptive selling behavior efficiently and effectively in personal selling; examined the impact of emotional intelligence on adaptive selling behavior through the mediating role of psychological wellbeing. Data has been collected from salespeople who are directly involved in personal selling using WLEIS Scale for emotional intelligence, ADAPTS-SV for adaptive selling behavior and PWB for measuring psychological wellbeing. Data is analyzed using SPSS. Emotional intelligence showed positive relationship with adaptive selling behavior. Results also confirmed the mediating role of psychological wellbeing between emotional intelligence and adaptive selling behavior. It is concluded that emotionally intelligent salespeople can better use adaptive selling behavior for influencing customer therefore organizations should hire emotional intelligent people for their sales department. Emotional intelligence also played important role in determining the psychological wellbeing of a person. The study has several theoretical and practical implications.

Keywords: Emotional intelligence, Adaptive selling behavior, Psychological wellbeing

The Impact of Social Media on Brand Loyalty of Consumers with the Mediation of Brand Trust

Irsa Mehboob

Dr. Mubbsher Munawar Khan

Zara Imran

ABSTRACT

Purpose – This study is conducted to investigate the relationship between the social media practices affecting the brand loyalty with the presence of brand trust as mediating variable. The study is useful for marketers and businesses because it provides insights about the social media practices being employed nowadays.

Design/methodology/approach – The research focuses on influence of four independent variables derived from literature including (social networking, community engagements, impression management and brand use) on the dependent variable (brand loyalty). The paper comprises on descriptive study with quantitative research methodology by using convenience sampling on sample of 500 sample size of students between 18-26 years. The data was distributed through questionnaire under cross sectional time frame. Results were checked through statistical techniques namely Pearson correlation coefficient, Reliability Analysis, Andrew F. Hayes analysis

Findings – The results reflects that with brand trust as a mediating variable, all the independent variables have a significant impact on the dependent variable i.e. brand loyalty. The model proved the hypothesis that social media practices enhance brand loyalty with brand trust as a mediator.

Originality/value -The study has a deep practical aspect in the corporate world as it let the managers understand the prevailing trends of customers. The companies could get information about interest of customers in the product by analyzing the features of social channels. The marketing managers and strategy makers of corporate sector could use the knowledge from this study to develop brand trust and brand loyalty in the customers.

Research limitations/implications–This research uncovers the determinants of brand loyalty to social media in a very systematic way, it does have certain limitations as per using the convenience sampling. Future research aims to specifically target buyers who have a greater influence from the social media.

Keywords: Social Media, Brand Trust, Brand Loyalty, Social Networking, Community Engagements, Impression Management, Brand Use.

**EFFECT OF SUPERVISOR SUPPORT ON EMPLOYEE RETENTION: MEDIATING ROLE OF
ORGANIZATIONAL COMMITMENT**

Naila Ashraf

Mrs Rabia Saleem

ABSTRACT

This study focuses on the impact of supervisor support on employee retention with mediating role of Organizational Commitment. The purpose of this study is to increase the retention level of employees through supervisor support and organizational commitment. Questionnaire was used for data collection purpose. Data was collected from five banks of Pakistan by distributing 300 questionnaires. Correlation and regression analysis was done, the result shows that the organizational commitment partially mediates between supervisor support and employee retention. In order to increase the level of employee retention, organizations must encourage supervisor support that not only directly impacts on employee retention but also increases organizational commitment that in return increases the retention level.

Keywords: Supervisor Support, Organizational Commitment, Employee Retention, Supportive Work Environment, Supervisory Relation.

Impact of Adaptability Trait of Organisational Culture on Adoption of Social Media within Organisations

Rana Mohsin Ali

Anuar Shah Bali Bin Mahomed

Raja Nerina Raja Yousaf

Muhammad Irfan Afzal

Noor Ahmed Brohi

ABSTRACT

Background: The growth of social media usage among organisation is evident. However, most of the studies are from marketing and CRM point of view and only limited studies are from organisational point of view. Some researchers have pointed out that literature lacks the organisational usage of social media.

Purpose: This conceptual paper intends to contribute with regard to this new usage of social media with the help of theories of culture (Denison and Mishra, 1995) and technology adoption (UTAUT) (Venkatesh et al., 2003). **Methodology:** The proposed methodology is survey based method.

Conclusion: Culture and technology are inter-related. How organizations adopt the new technologies, can be measured through culture. Out of many traits of organisational culture, adaptability trait describes the adoption of technology. Hence, the organisational usage of social media is quite new in the literature, measuring it with the culture is a contribution in the existing body of knowledge.

Keywords: Organisational Culture, Adaptability, UTAUT, Social Media.

**MECHANISM OF WORK OVERLOAD AND EMPLOYEES TURNOVER
INTENTIONS: MEDIATING ROLE OF JOB STRESS AND ORGANIZATIONAL
COMMITMENT**

Maryam Arif

ABSTRACT

This paper intends to explore how work overload affect the intention of employees to leave the organization with the mediating role of job stress and organizational commitment. Convenience sampling technique was used to collect data from respondents. A total of 270 out of 300 complete questionnaires were analyzed in this study. To check the hypotheses Pearson correlation, regression and hierarchical regression analysis were applied using SPSS 16.0 version. The findings of the study supported the research model partially as some of the hypotheses were rejected. This study implied that employees having more pressure of work in limited time cause stress at work place and resultantly they intent to leave the organizations. It also contains some limitations.

The Impact of Organizational Learning on Organizational Citizenship Behavior of Professional Accountants with the Mediating Role of Organizational Innovation; Evidence from Pakistan

Ahmad Usman Shahid

Hafiza Sobia Tufail

Asad Afzal Humayon

ABSTRACT

The purpose of this paper is to respond to calls in prior literature to examine organizational learning which may provide sharper insights to organizational citizenship behavior of professional accountants. This paper contributes to the literature in organizational behavior research by developing a theoretical model to examine the influence of organizational learning on professional accountants' organizational citizenship behavior and by investigating the mediating role of organizational innovation between aforementioned relationships. Subjects' responses were collected by conducting a survey study, using convenient sampling technique. In total, 223 responses were collected from professional accountants working in small and medium-tier accounting and audit firms in Pakistan. Data was analyzed by multiple regression, correlation, confirmatory factor analysis and structural equation modeling using SPSS24 and AMOS 25. Findings indicate that organizational learning has a significant explanatory power in predicting organizational citizenship behavior of professional accountants at individual level, compared to organizational level. Also, organizational innovation fully and partially mediates the relationship between organizational learning and organizational citizenship behavior at individual level and organizational level respectively. This study provides empirical evidence of organizational learning in improving the organizational citizenship behavior of professional accountants. This study also provides sharper insights into organizational innovation by introducing the new methods for establishing relationships with other accounting firms or public institutions, collaboration with research organizations, and organizing routines and procedures such as establishing database of best practices for financial reporting. The findings may have implications for researchers who are interested in examining the influence of organizational learning and innovation on organizational citizenship behavior of professional accountants both within and across countries. Domestic and international companies may incorporate appropriate strategies to enhance organizational learning and innovation, particularly by addressing its influence of organizational citizenship behavior of professional accountants.

Keywords: Organizational learning, organizational innovation, organizational citizenship behavior, professional accountants, Pakistan.

Differential effect of Organizational commitment on employee's Organizational citizenship behavior; testing moderating role of Perceived organizational support

Afaf Khalid

Shahid Akram

ABSTRACT

With the increased globalization and competitive working environment there is a growing interest in the development and maintenance of the commitment of employees with their employing organization so that it will improve their quality of work, productive behavior and wellbeing. Previous researches have built our understanding on the antecedents of organizational commitment; however few researchers analyzed the consequences of the organizational commitment of employees. Commitment with the organization yields benefits not only for employers but for employees as well. The intention of this research paper is to recognize the importance of organizational commitment for both organization itself and its members. The aim of this research is to determine the effect of organizational commitment behavior on organizational citizenship behavior (OCB) of the employees along with the effect of moderating variable perceived organizational support (POS) which moderate the relationship among these variables. Data has been collected through self-administered questionnaire from the Textile companies operating in Pakistan specifically in Lahore. Data was collected from about 250 respondents and was analyzed through regression and correlation analysis. The study will be useful for the organization to understand the significance of organizational commitment behavior so to manage it and enhance the employee's productive behavior which ultimately benefits the organization in the long run.

Keywords: Affective commitment, normative commitment, continuance commitment; perceived organizational support; Organizational citizenship behavior.

Complaining behavior in teams: What consequences it carries?

Dr. Ishfaq Ahmed

ABSTRACT

Workplace teams, being based on principles of interdependence, are largely prone to conflicts. Considering the complaining behaviors in teams, this study values its investigation by putting emphasis on consequences of such behaviors. Data collected from 32 teams (represented by 248 members) from IT firms proved that complaining behavior negatively influences team creative performance, while meaningfulness partially mediates the relation. It is also observed that complaining behavior has stronger relation with meaningfulness when task interdependence is high. Limitations and future directions are also discussed.

Keywords: complaining behavior, meaningfulness, creative performance, task interdependence

**MODERATING EFFECT OF PERCEIVED ORGANIZATION SUPPORT ON THE
RELATIONSHIP OF DESTRUCTIVE LEADERSHIP AND CONFLICTS**

Atiqa Sajid

Dr. Usman Yousaf

Abstract

The issues relating to destructive leadership have a strong impact on the working of an organization. This research was designed to investigate the impact of destructive leadership on Conflicts within an organization. It also designed to explore the moderating impact of perceived organization support on the relationship between destructive leadership and Conflicts. This research was conducted on educational sector of Lahore in Pakistan. In this research quantitative research methodology was conducted to investigate the impact of the destructive leadership, conflicts and perceived organization support. The data was collected through 350 questionnaires distributed among teachers of public and private educational institutes of Lahore city. The results of correlation and regression analyses revealed link between destructive leadership and conflicts. Further, it is also identified that perceived organization support has moderating effect on the relationship of destructive leadership and conflicts. This study has several practical and theoretical implications as it will contribute to prevailing studies and educational institutes to decrease their conflicts.

Keywords: Destructive leadership, Conflicts, Perceived organization support

**EXPLORING THE CONCEPT OF TRANSFORMATIONAL LEADERSHIP IN
PHARMACEUTICAL INDUSTRY OF PAKISTAN**

Ayesha Naeem

Palwisha Ilyas

ABSTRACT

Transformational leaders are proactive, foster their followers to provide new innovative ideas and implement them in managerial activities to bring innovative change in the organization (Bass and Riggio 2006). Bass (1985) extracted four aspects of transformational leadership by applying factor analysis in his developed Multifactor leadership questionnaire (MLQ). These four components include idealized influence, intellectual stimulation, individualized consideration and inspirational motivation. However, till now no one has explored the nature of these four components of transformational leadership in Pharmaceutical industry of Pakistan from a qualitative perspective. Therefore, this study conducted open ended interviews from the 20 employees of pharmaceutical companies and analyzed the data by using QSR Nvivo 11 software. The findings from Creswell (2013) recommended six-step procedure revealed many sub-themes under four major themes of Bass identified components. Such as “Act as a role model”, “Display equality among subordinates” and “Display moral and ethical principles” revealed under the theme of **Idealized influence**. “Mentor”, “open communication” and “supervision and coaching” of **individualized consideration**. “Amend thinking style”, “stimulate innovative and creative ideas” and “value employee autonomy” under **intellectual stimulation**. Finally, “lead by example” and “visionary” under **inspirational motivation**. The findings of this thesis has offered several important practical implications for Pharmaceutical companies managers that they get awareness about their employees views regarding the exhibit of their managers transformational leadership behaviors and on the basis of which how to improve their leadership style.

Keywords: Transformational leadership, Multifactor leadership questionnaire, idealized influence, inspirational motivation, intellectual stimulation and individualized consideration.

**Impact of Job Burnout on Organizational Commitment of Public and Private Universities
of Lahore: A Comparative Study**

Zeeshan Abbas

Aisha Kanwal Alvi

Muhammad Shahzad

Dr Asma Imran

ABSTRACT

This present study was conducted with a purpose to find out the impact of Job Burnout on Organizational Commitment of faculty members teaching in public and private universities. This study was proposed to emphasize job burnout occurrence and discover its possibility and to determine organizational commitment level amongst teachers of public sector universities and private sector universities. To conduct this research, data was collected through primary source i.e. Questionnaire. The study was conducted in Lahore, where information was collected from public and private universities. The sample of 300 was collected to respond on two questionnaires i.e. job burnout and organizational commitment. For this study five-Likert scale was used. The questionnaire consists of demographic information, emotional exhaustion and organizational commitment. The respondents belong to academic staff and they were faculty members of both sector universities. The respondents were both male and female and they hold designation of lecturers, assistant professors, associate professors, and professors. Convenient sampling technique was used for data collection. The public-sector respondents have high level of job burnout with low level of organizational commitment, whereas private sector respondents have low level of job burnout, but their organizational commitment is high. The job burnout was assessed in three dimensions and it was determined that job burnout significantly and positively impact organizational commitment. The conclusion and recommendations are made in the light of the study results.

Keywords: Job Burnout, Organizational Commitment, Five-Likert scale, Public Universities, Private Universities.

Impact of Workforce Diversity on Financial Performance of banks in Pakistan

Dr. Muhammad Ali

Muhammad Sadique

Sania Majeed

Faizan Mustafa

ABSTRACT

With the increasing trend of workplace diversity organizations need to learn how to enhance their performance and boost profitability by managing their diverse workforce effectively. However, literature shows that workplace diversity and corporate governance mechanism contribute in the organization's financial crisis. Therefore, workplace diversity management has gained attention of researchers and further studies are required to investigate this phenomena to improve financial performance of organizations. This study aims to investigate the influence of different dimensions of workforce diversity including age, gender, ethnicity, and education on financial performance of banks in Pakistan. Data were collected through self-designed questionnaire from 110 employees working in banking sector of Pakistan. The structural equation modeling (SEM) analysis show that workforce diversity has a significant association with financial performance of banks. The implication for research, theory, and practice are also discussed.

Keywords: Financial performance, Banks, workforce diversity, organizational culture

**IMPACT OF ORGANIZATIONAL CULTURE ON BUSINESS CREATIVITY,
INNOVATION AND JOB SATISFACTION IN BANKING SECTOR OF PAKISTAN**

Dr. RizwanQaiserDanish

AroojShahid

Mahnaz Nazar

Farah Tanvir

M. Arsalanjunaid

ABSTRACT

Innovation and creativity in the workplace have become increasingly important determinants of organizational performance, success, and longer-term survival. Organizational culture has both direct and indirect influence on creativity and innovation and on employees' satisfaction at work as well. Creativity, innovation and job satisfaction are more dependent on the position inside the organization and on the employees' education than on organizational culture. We collect data through closed-ended-questionnaire. We collect data from 148 respondents from the banking sector. The data was analyzed using structural educational modeling technique, SPSS and AMOS were used. The strength of organizational culture does not directly effect and it is not connected to creativity and innovation of employees or their job satisfaction in the organization. The limitation of the study is its generalizability due to the scope of study as it is limited to region of Lahore. Future studies can evaluate contingency factors for organizational culture and creativity.

Keywords: Organizational culture, creativity, innovation, management.

Impact of behavioral factors on credit Card use: self-efficacy as a mediator

Faiza Chanan

ABSTRACT

The purpose of this study is to examine the impact of perceived usefulness and perceived behavioral control on credit card use. Furthermore, it has been studied that how self-efficacy of credit card user mediates this relationship. Data has been collected from credit card users (n=444). After collection of data it has been analyzed through SPSS. Binary logistic regression is used to investigate the impact of perceived behavioral control, perceived usefulness on credit card use. SOBEL test is used to check whether mediation exist or not. Findings of the study reveal that perceived usefulness and perceived behavioral control increase self-efficacy of credit card users. Moreover, increase in self-efficacy of credit user results in efficient use of credit card. Self-efficacy also mediates the relationship between perceived usefulness, perceived behavioral control and credit card use. This study will help the banker to see which factor consumer consider more while making decision about credit card. Practically this study will facilitate the user of credit card to see either they are using costly credit card or beneficial credit card.

Keywords: credit card use, perceived behavioral control, perceived usefulness, self-efficacy

Supervision Support and Turnover Intension: Impact of Employee's Training in Banking Sector of Pakistan

Fatima Shahid

Shahar Bano

Abstract

Purpose: This paper aims to study, how employee's turnover intension is affected by its independent variables. This paper examines the moderating effect of supervision support on the connection between availability of training and turnover intension in banking sector. The literature review provides the framework for the conceptual model and hypotheses.

Design/Methodology/Approach: Data was gathered through self-conducted questionnaire from the listed banks. This is design specially for banking sector. Almost 300 questionnaires were spread among managerial and non-managerial employees; out of whom 205 were collect and usable for future proceedings. For data analysis CFA and AMOS were used.

Finding: The findings from this study were that turnover intension is highly affected by availability of training and motivation to learn. There was a strong effect of supervision support on this relationship.

Research Limitations/Implications: This study can also replicate to other services sectors such as education and air-line departments. We will conduct future research on different determinants which influence turnover intention among the employees at different levels in different sectors.

Originality/Values: This study acknowledges the appropriate description of availability of training and motivation to learn for employee's turnover intension. How supervision support played the moderating role and affects the turnover intension in banking sector and increase the support to motivate the employees for training. This study practically could be beneficial in banking sector to build strong relation towards organization.

Keywords: Turnover Intention, Supervision Support, Banking Sector, Pakistan.

The Cost of Stress in Public Accounting: Using Mindfulness as a Mitigating Tool

Dr. Jaysinha Shinde

Dr. Udaysinha Shinde

ABSTRACT

The negative cost of stress affects individuals, communities, organizations, and economies worldwide (Cooper & Dewe, 2004). The pervasiveness of stress in public accounting firms encourages an urgent need for gaining a better understanding of stress and the solutions that can be provided to reduce stress and stress related outcomes like turnover and dissatisfaction. For many decades, public accounting firms have wrestled with occupational stress and its consequences, such as those direct and indirect costs arising from employee absenteeism, turnover, performance, etc. (Smith, 1990; Sanders, Fulks, & Knoblett, 1995). Studies have shown that occupational stress is exacerbated when there is a misfit between the person and environment (French, 1963; Kristof-Brown & Guay, 2011). Studies have also shown that the reason for the misfit is that potential accounting professionals are uninformed as to the environmental conditions that will surround their positions as tax or audit personnel (Aichinger & Barnes, 2010; Phillips & Crain, 1996).

This empirical study looks at mindfulness as a tool to mitigate stress in public accounting. Mindfulness has been used extensively in medicine, psychology, and other fields (Shinde, 2018), yet in public accounting (both tax and audit), there has yet to be a systematic use of mindfulness to combat stress. In this pilot study, we look at accounting students as a proxy for future accounting professionals. The accounting students at a midwestern university were surveyed in terms of their understanding the degree to which stressors are prevalent in audit and tax functions in accounting. The study also measured stress in accounting students using the Student Mindfulness Scale (SMS) which was developed primarily by using the Mindful Attention Awareness Scale (MAAS). The psychometric properties of MAAS have been well documented in the extant literature. The psychometric properties of SMS were thoroughly tested. The study used statistical techniques like Principal Component Analysis (PCA) - Varimax, Scale Statistics (Cronbach's Alpha), Scree Plots, Multidimensional Scaling, and Perceptual Maps to understand the underlying dimensions of the SMS. Finally, the study uses t-testing to determine if significant differences exist between the students before and after using an intervention tool called Daata Mindfulness Program (DMP).

Performance Evaluation of Pakistani Close-Ended Mutual Funds in Pakistan

Ahsen Saghir

Nazima Ellahi

ABSTRACT

The current study aims at measuring the performance of close ended mutual funds in Pakistan, with an objective to provide a feedback analysis to fund managers on their past performance on year-to-year basis and with comparison to the benchmark (Kse-100 Index). The study also highlights best, satisfactory and worst performing funds to help investors for most excellent placement of their funds. Performance of these funds is analyzed using historical measures of Treynor ratio, Sharpe ratio, Sortino ratio, Jensen ratio and Information ratio. On one hand measures are used to gage funds on combined and year-to-year basis through comparative rankings on the other hand each fund is compared to benchmark. Among 08 funds, Tri-Star Mutual Fund is on top whereas performance of PICIC Investment fund is worst. Combined result of 09 years in comparison to benchmark showed that most of funds were performing satisfactory over the sample period except PICIC Investment fund and Asian mutual fund. Fund managers are advised to review their performance critically to meet market and investors' expectations.

Keywords: Performance Evaluation, Close-Ended Mutual Funds, Benchmark Kse-100 Index,
JEL Classification Code:G12, G23

**INTERPLAY AMONG FOREIGN DIRECT INVESTMENT, EXPORTS AND
ECONOMIC GROWTH IN ASIAN ECONOMIES**

Sana Rasheed

Dr. Faiq Mahmood

Dr. Sharjeel Saleem

ABSTRACT

This research investigates the existence of long run relationship among the Foreign Direct Investment, Exports and Gross Domestic Product of four countries i.e. Pakistan, China, Russia and India by using the time series data over the period (1970 – 2016). To observe the long run relationship, advanced co-integration technique, the Bootstrap Autoregressive Distributed Lag method is applied on the acquired data. The purpose of using this technique is to generate and apply critical values for Autoregressive Distributed Lag test that are applicable for the selected data sets. Pesaran et al (2001), proposed the prospect of degenerate cases but studies ignore these and say that co-intergration exist but in reality it does not. Our research explored the co-integration among the selected economies. Foreign Direct Investment (FDI) and Exports (EXP) are the main source of economic growth in selected economies. Short term relationship exists among the Export (EXP) and Gross Domestic Product (GDP) of China and India.

Keywords: FDI, Exports, Economic Growth, Asia, Bootstrap ARDL

New Business in Pakistan: Investors Investing Behavior Analysis

Tosiq Hammiat

ABSTRACT

The research has taken the lens of an investors to evaluate the current economic conditions of Pakistan. The stability of the business environment ensure the sustainability of the economic activities which are in turn reflected in the overall GDP of the country. Elevating the business cycle of Pakistan has long been the interest of policymakers but certain elements have always been identified derailing the motive of economic growth. The project is thereby administered with the view of an investor to invest in safe business in Pakistan, which may ultimately thrive the economic development of the country.

The research has marked the critical factors that makes an investment uncertain from an investor's point of view. To serve the aforementioned purpose the variables of interest include economic crisis, law and order situation, political instability, terrorism, governmental policies associated with the entrepreneurship ventures of Pakistan. The primary purpose is to isolate and stabilize the critical factors to assure the economic well-being of Pakistan via entrepreneurship.

The study deploys a "Survey Method" to prompt the interest of the investors within the context of safe businesses in Pakistan. The research has therefore laid an emphasis on the elements including corruption, economic conditions, investors investing behavior, legal system and terrorism and political turmoil. The analytical value of the research has been generated via literature review for hypothesis development. Primary data has been generated from 50 respondents through questionnaires. Respondents have been categorized on basis of demographic factors including age, occupation and gender and business abilities including being "Risk Taker" or "Risk Averse".

SPSS has been deployed to validate the results statistically. The results generate the logic that the scope of profits escalates the viability of an investors investing behavior. The further extreme talks about impact of terrorism on cascading the investment desire on a investor hence making him risk averse.